

# PERSONAL FINANCE COURSE

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SIMPLE INSTRUCTIONS AND  
ADVICE ON HOW TO MAN-  
AGE YOUR HOUSEHOLD AND  
PERSONAL FINANCES



BOOK SEVEN

PAYMENT OF TAXES  
EDUCATING THE CHILDREN

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By Wesley W. Ferrin

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# *PERSONAL FINANCE COURSE*

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## **BOOK SEVEN**



### **THE PAYMENT OF TAXES**

#### **You Invest Money When You Pay Taxes**

The organization and maintenance of a government and of the functions of a government, whether that government concern the direction and management of affairs in a small district, or of the affairs of an entire state or nation, calls for great expenses.

Some people take delight in trying to escape the payment of taxes. If everyone were successful in escaping taxation, there would be no money with which to carry on local, State or National government. The financial loss arising from such a situation would be great.

You have the advantage of schools, fire departments, town or municipal public organizations, and the many advantages that come from staple and well organized government. You are willing to pay for all of this, because all of it is yours.

Without regard to the advantages that you have already enjoyed, you are willing to pay taxes in order that you may enjoy privileges in the future.

#### **Personal Income Taxes**

If you are living as a single, or unmarried person, and have a yearly income of \$1,000 or more, you

must give the collector of internal revenue for the district in which you have legal residence, a statement of your income, for the purpose of taxation. You must make such a return between the beginning of a new year, and the fifteenth day of the following March.

In your return you must include your entire income for the full period of one year, which may be one calendar year, if you keep ordinary accounts, or one fiscal or business year, if you keep your own account on the basis of some other year other than the calendar year.

### **The Exemptions**

A married man, living with his wife, is entitled to an exemption of \$2,000, and to a further exemption of \$200 for every dependent under 18 years of age, or for every dependent who cannot support himself or herself because of mental or physical defects.

If within the year for which you pay taxation, you received payment of a life insurance policy on the death of some one insured in your benefit, you need not pay an income tax on the money so received, nor need you pay an income tax on money received by you from any form of life insurance, such as endowment or annuity insurance.

In the same way, if you received money from the payment of an accident insurance policy, or a health insurance policy, or money paid under the Workman's

Compensation Acts, you need not pay income tax on such money.

If you received property by gift, or because of the death of some person, you need not pay an income tax on the value of such property.

If you receive interest from State or National obligations, including all interest on all Liberty Bonds, you need not pay an income tax upon such interest.

If you receive a salary from a city, a county or a State, you need not pay an income tax on such salary.

For all other income of any kind whatsoever, beyond the kinds named as free from tax, you must make a return and pay an income tax.

### **Include Income Not in Money Form**

If part of your income has been in the form of room and board, or other needs, you must estimate the value of that which you received, and give an accounting of it in your income tax return.

In the same way, if you have been given part of your income as a bonus or gift, you must make a return of such income.

### **Deductions**

In estimating your income, deduct:

1. All the necessary expenses to which you have been put in carrying out your regular work ;
2. All interest paid within the year on indebtedness except indebtedness for the buying of investments ;



3. All taxes except Income, War Profits and Excess Profit Taxes ;
4. All uncompensated losses incurred in your regular business or transactions ;
5. All worthless debts ;
6. All contributions to organized religious, charitable, scientific or educational corporations.

### **General Information**

For full information concerning personal income taxes, the tax on corporations, war profits and excess profits tax, taxes on estates, on transportation, insurance, beverages, cigars, tobacco, admissions and dues, excess taxes and special taxes of all kinds, stamp taxes, taxes on employment of child labor, and for information concerning the general administration provisions of the Income Tax Law, write to the Bureau of Internal Revenue, for the Information and Assistance of Tax Payers, Washington, D. C., for a copy of The Income Tax Law. The Income Tax Primer, and other publications giving various regulations in connection with income tax.

### **State Income Tax**

A State Income Tax, such as the Income Tax of the State of New York, is much like the Federal Income Tax. The tax is imposed on every resident of the State at the following rates :

1. 1% of the net income, not exceeding \$10,000 ;

2. 2% of the net income in excess of \$10,000, but not in excess of \$50,000;
3. 3% of the net income in excess of \$50,000.

A similar tax is levied upon all property owned, and upon every business, trade, profession or occupation carried on in the State by persons not residents of the State.

### Where to Obtain Further Information

For further information concerning State Income Taxes write to the Secretary of State for the state in which you live, addressing him at the State Capital.

### Real Estate Taxes

Taxes on real estate are paid for the purpose of providing funds to be expended for the public good.

In New York City the budget of 1919 called for \$248,025,434.88. The city budget in that year provided for the following expenses:

Administrative, i. e. General Administration.....	\$3,429,206.95
Legislative (Legislative and City Clerk).....	284,750.00
Judicial and Semi-Judicial.....	10,206,371.74
Educational .....	47,959,646.94
Recreation, Science and Art, viz.:	
(a) Parks, Parkways and Drives.....	2,182,303.29
(b) Zoological, Botanical Gardens, Museums, etc. ....	1,122,213.25
Health and Sanitation.....	23,610,374.75
Protection of Life and Property.....	35,806,209.54
Correctional purposes .....	2,136,279.43
Charitable Purposes (Including Department Insti- tutions and Child Welfare).....	14,339,733.18
Streets, Highways and Bridges (Care and Main- tenance) .....	8,026,124.02
Public Enterprise (Docks and Municipal Ferries)	863,632.46

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Public Buildings and Offices (Care and Maintenance) .....	1,624,858.80
Board of Elections and County Canvasses.....	1,732,495.00
Publication, Advertising and Printing.....	1,110,247.00
Taxes and Rents.....	1,132,346.49
Pensions, Relief Funds, etc.....	4,067,063.33
Labor Contingency and War Emergency Funds..	102,011.00

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Totals, Departmental Appropriations.....\$159,735,867.17

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State Education ..... \$8,522,629.61

#### DEBT SERVICE

Interest on City Debt.....	\$48,949,997.62
Redemption of the City Debt.....	8,431,940.48
Amortization of the City Debt.....	9,225,000.00

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\$66,606,938.10

Redemption of Special Revenue Bonds..... 11,325,000.00

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Totals for Debt Service.....\$77,931,938.10

Total of Budget Appropriation s. e.....\$246,190,434.88

To Provide for Deficiencies in the Collection of  
Taxes ..... 1,835,000.00

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Grand Total .....\$248,025,434.88

When you look at such a budget you see at once that, in one way or another, the money goes for the public good.

Nearly 1/5 of the money is spent for education,—for the provision of schools through which children may learn to become useful, law-abiding citizens.

Over 14% of the money is spent for the protection of life and property.

Nearly 10% is spent for health and sanitation.

Nearly 6% is spent for purposes of charity.

Over 4% is spent for judicial purposes, for the



maintenance of courts through which the rights of the people are maintained.

Over 3% is spent for the proper construction, care and maintenance of streets, highways and bridges.

All of these purposes come almost daily to your attention. You receive benefit every day,—direct personal benefit from such expenditures of money.

In proportion to the benefits that you gain, your own share of taxes is slight.

### How Money Is Raised for Community Expenses

How is the great sum of money necessary for the carrying on of work for the public benefit raised?

Money is raised through assessments on property. Assessors make carefully prepared estimates of the value of all the property that should fall under both real and personal taxation.

In New York City, for example, in 1919, the values of property, for taxation purposes, were as follows:

	Real Estate	Personal Estate	
Manhattan	\$5,115,811,621	\$291,286,700	\$5,407,098,321
Bronx	731,808,972	12,674,400	744,483,372
Brooklyn	1,865,123,952	44,907,205	1,910,031,157
Queens	604,827,476	10,934,300	615,761,776
Richmond	110,750,732	2,610,175	113,360,907
Grand Totals	\$8,428,322,753	\$362,412,780	\$8,790,735,533

Now, knowing the total amount of taxable property, including both real estate and personal estate, and knowing the amount of expenses called for by the

budget, it is easy to determine, by division, what the proper tax rate should be.

For New York City in accordance with the figures given above, the tax rate is as follows:

TAX RATE FOR CITY AND COUNTY PURPOSES, INCLUDING SPECIAL TAX ON BOROUGH OF QUEENS.					
	Man., N. Y. Co.	Bronx, Bronx Co.	Brooklyn, King's Co.	Queens, Queen's Co.	Rich., Rich. Co.
Real Estate	2.32	2.37	2.36	2.37	2.41
Personal Estate	2.32	2.37	2.36	2.33	2.41

### How to Save Annoyance and Money

The payment of taxes is usually considered somewhat of a burden, for such payments demand comparatively large sums.

If taxes are not paid promptly, a penalty is imposed. In New York City a penalty at the rate of 7% per annum, is charged from the date when real estate taxes become due, until the date of payment, except on the first half, when it is paid in the month of May; and on the second half when it is paid in the month of November.

If a tax remains unpaid, the imposition of 7% penalty adds materially to the bill.

If it should happen that a tax should remain unpaid for three years, the tax lien on the property will be sold to satisfy the arrears.

### Plan for Tax Payments

Why should you wait until the last moment for the payment of taxes? Put aside every month, as part of

your budget for expenses, a proportionate amount for taxes.

Suppose your tax bill for a half-year is \$182.90. Knowing, from previous experience, what the amount of the tax is likely to be, put aside as part of your monthly budget, \$30.00 every month. At the time when the tax becomes due, you will have on hand sufficient money to pay the tax without drawing unduly on money needed for immediate purposes.

Pay your taxes promptly so that you will run no risk of allowing the proper time of payment to pass, and thus, of incurring the penalty for failure to pay promptly.

### **Examine Your Tax Bill**

When your tax bill is given to you, study it carefully, especially if it is a real estate tax bill not made out to a particular person, but made by lot, block and section number.

Make certain that the bill you pay is the bill that you should pay.

### **File Your Tax Receipts**

Save all your tax receipts carefully, and file them in consecutive order for quick reference at any time.

### **Taxes for Particular Purposes**

There are many other kinds of taxes besides Income Taxes, Real Estate Taxes, and Personal Taxes.

Local improvements, such as the construction of sewers, paving of streets, building of irrigation systems, or other special work, may call for special assessments. Verify every bill. Then pay all such taxes promptly.

### **The Estate Tax**

One of the most important taxes is the Estate or Inheritance Tax. The Federal Inheritance Tax calls for the payment of the following percents upon property left by the death of its owner:

- 1% on the amount over \$50,000.
- 2% on the amount in excess of \$50,000 and not in excess of \$150,000.
- 3% on the amount in excess of \$150,000 and not in excess of \$250,000.
- 4% on the amount in excess of \$250,000 and not in excess of \$450,000.
- 6% on the amount in excess of \$450,000 and not in excess of \$750,000.
- 8% on the amount in excess of \$750,000 and not in excess of \$1,000,000.
- 10% on the amount in excess of \$1,000,000 and not in excess of \$1,500,000.
- 12% on the amount in excess of \$1,500,000 and not in excess of \$2,000,000.
- 14% on the amount in excess of \$2,000,000 and not in excess of \$3,000,000.
- 16% on the amount in excess of \$3,000,000 and not in excess of \$4,000,000.
- 18% on the amount in excess of \$4,000,000 and not in excess of \$5,000,000.
- 20% on the amount in excess of \$5,000,000 and not in excess of \$8,000,000.
- 22% on the amount in excess of \$8,000,000 and not in excess of \$10,000,000.
- 25% on the amount in excess of \$10,000,000.

### **Allowable Deductions**

The following deductions are permitted :

Funeral expenses.

Administration expenses.

Claims against the estate.

Unpaid mortgages.

Loss incurred during the settlement of the estate.

Support of dependents during administration.

Amount equal to the value of property, real or personal, received by the decedent as a share in the estate of any person who died five years before the death of the decedent.

All bequests or gifts for the use of the United States, or of any subdivision thereof for public purposes.

Gifts to corporations operated exclusively for religious, charitable, scientific, literary, educational purposes.

Gifts for the encouragement of art, or for the prevention of cruelty to children or animals.

Certain exemptions for non-residents.

An executor, within 60 days after he becomes executor, or comes into possession of property of the decedent, must give a written notice to the collector.

The tax is due within one year after the death of the decedent, and must be paid to the collector or deputy collector of State taxes.



### Stamp Tax

Federal Stamp Taxes are levied on the following:

Bonds of Indebtedness—50c. on each \$100 or fraction thereof.

Indemnity Insurance Bonds—50c.

Issues of Capital Stock—5c. on each \$100 of face value or fraction thereof.

Sales or Transfer of Capital Stock—2c. on each \$100 of face value or fraction thereof.

Sales of Produce on Exchange—2c. on each \$100 or fraction thereof in excess of \$100.

Drafts or Checks not payable at sight or on demand—2c. on each \$100 or fractional part thereof.

Promissory Notes—2c. on each \$100 or fraction thereof.

On deeds and other conveyances, when the consideration of value of the property is greater than \$100 and not greater than \$500—50c.

Custom House entries not over \$100—25c.

In excess of \$100 and not in excess of \$500—50c.

In excess of \$500—\$1.00.

One way or round trip passage tickets for passage by any vessel to any place not in the United States, Canada or Mexico; on ticket costing less than \$30—\$1.00; on other tickets as follows: In excess of \$30 and not in excess of \$60—\$3.00; in excess of \$60—\$5.00.

Tickets costing less than \$10 are not included under the tax.

Proxies for voting—10c.

Powers of Attorney—25c.

Playing cards—8c.

Parcel Post packages on amounts of 25c. or more—1c.

Insurance Policies—3c. on each dollar or fraction thereof, of premium paid.

### **Tax on Transportation, Etc.**

The following amounts must be paid for transportation :

8% of the amount paid for transportation of a passenger.

3% of the amount paid for seats, berths or state-rooms, in parlor cars, sleeping cars, or on boats.

1c. for each 20c. of the amount paid for shipment of goods by express.

3% of the amount paid for transportation of goods by freight.

For telephone, telegraph, cable, radio or dispatch message for which the charge is more than 14c., and not more than 50c., a tax of 5c. If the charge is more than 50c., a tax of 10c.

### **Other Taxes**

There are other important taxes, which are the following :

War Profits and War Excess Profits Tax.

Tax on Admissions and Dues.  
Excess Taxes.  
Tax on Beverages.  
Tax on Cigars, Tobacco, etc.  
Tax on Employment of Child Labor.  
Brokers Tax.  
Theatre Tax.  
Bowling Alley and Billiard Tax.  
Shooting Gallery Tax.  
Rating Tax.

If you are interested in any of these special taxes write to the Bureau of Internal Revenue, Washington, D. C., for pamphlets giving full particulars.



## **HOW SHALL YOU EDUCATE YOUR CHILDREN?**

### **The Country at Large Benefits by the Education of Its Children**

The training that is given to the young is largely responsible for the rapid development of civilization in modern times.

The excellent school system of the United States has accomplished great things for the development of the United States as a place of good government, just laws, and wide-spread intelligence, and as a wealth producing country.

In order to hand over to your children high intelligence, the best opportunity for success, the power to

make money, and the chance to become leaders in the future, give them every possible opportunity to gain an education.

### **Study Child Training**

While your child is still an infant, buy some work on the training of children and study that work in order to know how to train your child wisely.

Some good books that are simple and helpful are the following:

Margaret Drummond—"The Dawn of the Mind." (Longman's, New York.)

William A. White—"The Mental Hygiene of Childhood." (Little, Brown & Co., Boston.)

Lewellys F. Baker—"How to Avoid Spoiling the Child." ("Mental Hygiene," April, 1919.)

W. Waddington—"Nature Stories to Tell the Children." (Dodd, Mead & Co., New York.)

A little later, you will find some of the following books helpful:

Mary Schorlieo—"How to Enlighten Our Children." (Revell, Chicago.)

Edith B. Lowry—"Preparing for Womanhood." (Forbes, Chicago.)

Charles F. Thwing—"The College Gateway." (Pilgrim Press, Boston.)

Ella Lyman Cabot—"Everyday Ethics." (Bell, London.)

Charles F. Kent—"The Shorter Bible." (Scribner's, New York.)

You will wish, also, to examine and possibly purchase some such books as "New Methods in Child Training"—published by The Parent's Association, and other similar courses advertised in various periodicals.

### **Send Your Child to Kindergarten**

Some poorly informed people have little interest in kindergarten work, and keep their children at home until they are old enough to attend a grade beyond the kindergarten.

Send your child to kindergarten at as early an age as the school will accept it.

Kindergarten is not "school" in the old sense of the word. It is simply "directed play," "creative play," that awakens intelligence, teaches unselfishness, and creates an orderly, helpful spirit.

Children in kindergarten learn to love their teacher, and the "work" that they do. Best of all, they learn about color, form, symmetry, respect for the rights of others, and how to use their vigorous energy in delightful and instructive games.

The child who has the opportunity of kindergarten has a far better chance for normal development than has a child who does not attend kindergarten.

It matters little whether you send your child to a public or to a private kindergarten. Everything depends upon the individual school.

In some neighborhoods the public kindergarten is fully the equal, if not the superior, of the private kindergarten. In neighborhoods of the poorer sort, you would find it advisable to send your child to a private kindergarten.



### **Public School or Private School?**

The public schools of the United States present an unparalleled opportunity for gaining a good education.

In most places public schools, from the lowest grades through grammar school and high-school, are excellent in every way.

A business man who had sent his son for a time to public schools, came to believe that they were inferior to private schools. After considerable investigation he transferred his son to a private school. To his surprise, he found that in many respects the private school was far inferior to the public school. He transferred the son into public school, and ever thereafter boasted of the efficiency of the public school system.

The public school, being near your home, permits your child to be in close touch with his parents at all times. He has both home influence and school influence.

The private school, more select in the character of its pupils, is likely to be at some distance from your home, and perhaps to necessitate the child's leaving home and boarding in the school.

Before the age of 13 or 14, it is always a pity for a child to leave home, for a child is entitled to close and intimate association with its parents during this stage of its development.

Investigate the character of the public school to which your child would normally go.

Unless conditions are bad, send your child to public school,—at least through the grammar grades.

As often as once a month, go to the school, observe the school conditions, talk to the teacher, and find out for yourself exactly what is being done, and under what conditions it is done. The teachers will not regard this as undue attentiveness on your part, but will find your visits helpful to them in aiding your child.

If you send your child to a private school, follow the same plan. You have no right to hand over to any teacher or to any school the sole responsibility of educating your child. Make it your pleasure, as well as your duty, to share a large part of the burden,—or privilege.

When the child becomes of high school age, send it to a public high school, to a private secondary school, or to a specialized school of some form.

The public school will be free. You will have no expense for tuition, books, or other matters.

The private school will cost \$150 to \$300 a year for tuition, or from \$300 to \$1,800 for tuition and board.

Special schools for cookery, home making, domestic science, household arts, dramatic art, physical education, kindergarten training, the study of art schools and the study of music, will cost from \$150 to \$1,500

per year in accordance with the school chosen.

For the long summer vacations there are many camps for boys or for girls, charging from \$12 a week to \$300 for the entire season, in accordance with the benefits given.

Do not select any school, or camp, without gaining personal knowledge of the place, and, in particular, of the type of people at the head.

Next to providing for your children providing for your children's education is the most serious responsibility that you have in life. You can well afford to make a visit of inspection, or to take a long journey in order to see actual conditions in school or in camp.

In order to find full information concerning possible schools, aside from the public schools, consult the last edition of "A Handbook of American Private Schools," published by Sargeant,—Boston, Mass.

In order to determine which college or university is best for your son or daughter, consult "Colleges and Universities," also published by Sargeant of Boston.

Those books give you the most complete information that you can obtain anywhere concerning the schools and colleges of the United States.

### **Why Not Go to Evening School?**

In most large cities today, exist evening schools in which you may take either general courses or specialized courses.

You may, if you wish, study bookkeeping, account-

ing, physics, or chemistry, or you may, in any evening trade school, become proficient in electric wiring, plumbing, pattern making, and in many other types of work.

If you are ambitious to succeed in life, and if you live in a city that maintains evening schools, write to the local board of Education for information and for the plans of courses. Attend the courses that will give you the greatest advantages.

Two hours an evening, three, four or five evenings a week for a short time, will give you great help.

An ambitious young man, finding himself only a clerk in a minor position, attended evening school. There he studied and gained the foundation of a good education. He continued this during several winters. He is today the head of an incorporated financial company, having offices in three large cities, and he is rated as a very rich man. Surely it paid him to attend evening school.

### **Study Correspondence Courses**

There are today numerous methods of gaining self-education.

Such schools as The International Correspondence School, Scranton, Pennsylvania, offer remarkable opportunities for gaining even the most technical information.

Study followed under the direction of such a school, may enable you to become successful in such tech-

nical work as bookkeeping, accounting, civil and mechanical engineering, or even in navigation.

Reading courses, such as are published by The Chautauqua Institution, Chautauqua, New York, give you a great opportunity to educate yourself along broad lines.

Watch for opportunities for self-education, and take advantage of every opportunity that will aid you in self-development.

### **Read Books on Home Problems**

Include in your home list of books, or at least in your reading, a few books that concern the problems of the home.

Some good books of this type are the following:

S. A. Donham—"Marketing and Housework Manual." (Little, Brown & Co.)

C. W. Taber—"The Business of the Household." (Lippincott.)

F. Patton—"Home and School Sewing." (Newson & Company.)

C. E. Loughlin—"The Complete Dressmaker." (Appleton.)  
Farmer's Bulletin No. 270.

"Modern Conveniences for the Farm Home." (The Department of Agriculture, Washington, D. C.)

M. H. Kittridge—"Practical Home Making." (The Century Company.)

C. Frederick—"The New Housekeeping." (Doubleday-Page Company.)

G. Child—"The Efficient Kitchen." (McBride, Nast & Co.)  
Farmer's Bulletin No. 717.

"Food for Young Children." (The Department of Agriculture, Washington, D. C.)

Bulletin—Foods and Cooking, Canning and Cold Storage.  
(Superintendent of Documents, Washington, D. C.)

M. S. Rose—"Feeding the Family." (Macmillan.)

Condit & Long—"How to Cook and Why." (Harper's.)



- E. W. Lancaster—"Electric Cooking, Heating and Cleaning."  
(Van Nostrand Company.)  
Breckenridge & Flagg—"Saving Fuel in Heating a House."  
(Department of the Interior, Washington, D. C.)  
Wesley W. Ferrin—"The Ferrin Money Making Account  
System." (Independent Corporation.)  
S. S. Huebner—"Life Insurance." (Appleton.)  
I. F. Marcossou—"How to Invest Your Savings." (Altemus.)  
Mary Woodhouse—"Drawing Room Games and Amuse-  
ments." (E. P. Dutton.)  
Miscellaneous—"Home Songs." (Oliver Ditson.)  
E. Bosanquet—"The Family." (Macmillan.)  
W. A. Shaeffer—"Household Accounting." (Macmillan.)  
J. Leeds—"The Household Budget." (J. Leeds, Philadelphia.)  
H. T. Scoville—"Farm Accounting." (Appleton.)  
C. W. Haskins—"How to Keep Household Accounts."  
(Harper's.)  
T. Brookman—"The Family Expense Account." (D. C.  
Heath.)  
M. A. Wilbur—"Everyday Business for Women." ( )  
F. M. Burdock—"Essential of Business Law." (Appleton.)  
E. W. Spencer—"A Manual of Commercial Law."

Read the following periodicals regularly. You will find in them many points that will help you in the business of the home:

System.  
The House Beautiful.  
House and Garden.  
The Independent.  
Good Housekeeping  
The Modern Priscilla.



## EDUCATION

**Subscribe to Your Local Paper and Read It  
Regularly**

No home is complete unless it has a supply of the best periodicals. Even if you are not naturally dis-

posed toward reading, make it a point, as a means of increasing not only your personal happiness and your culture, but also your financial ability, to buy or to subscribe to a number of the best newspapers and magazines.

In the first place, subscribe to the best purely local paper published in the place where you live. No one can hope to be financially successful unless he understands and sympathizes with local conditions. Subscribe to the paper that best represents the wishes, opinions and ambitions of the most substantial and most highly respected people in the community where the paper is published.

If you are a business man it will pay you, many times over, to be a large advertiser in your local paper. A short "scrimped" advertisement fails to indicate prosperity, and accomplishes little except for special purposes. A full page, or half-page advertisement, appeals to the public, places you on a substantial basis, and more than repays its cost.

Whether or not you are a business man, read your local paper thoroly, so that you will be fully aware of community conditions.

### **Read Some Representative City Newspaper**

A business man who limits himself entirely to local conditions is not likely to broaden his mind and thereby to become able to take advantage of opportunities for developing and increasing trade.

Go beyond your local community, and make yourself acquainted with conditions elsewhere.

Subscribe to at least one representative city publication,—a publication that represents for a wide circle of readers, the opinions and wishes of a great number of loyal, patriotic, law-abiding citizens.

If you make the mistake of reading a paper that represents the dissatisfied, the lawless, the unpatriotic, or a body of citizens who are not thoroly representative of the best type of persons, you dwarf yourself. Your reading will certainly do harm to your business. It will tend to make you dissatisfied. It will tend to lead you into situations where you will antagonize custom, and it will harm you in many ways.

Among the thoroughly reputable city newspapers that you may be able to read are the following, to which you will be able to add many others with whose reliability you are personally acquainted:

### **New England**

The Manchester Guardian.  
The Boston Transcript.  
The Springfield Republican.  
The Providence Journal.  
The Hartford Courant.  
The Bangor News.  
The Christian Science Monitor.

### **New York**

The New York Times.  
The Evening Post.  
The New York World.  
The New York Tribune.  
The Brooklyn Eagle.

### **Pennsylvania**

The Philadelphia Press.  
The Philadelphia Public Ledger.  
The Pittsburgh Dispatch.

### **The Middle West**

The Indianapolis News.  
The Chicago News.  
The Chicago Tribune.  
The Cincinnati Inquirer.  
The Burlington Hawkeye.  
The Des Moines Register.  
The Detroit Free Press.

### **The North West**

The Minneapolis Journal.  
The St. Paul Pioneer Press.

### **The Pacific Coast**

The Portland Oregonian.  
The Los Angeles Examiner.  
The San Diego Union.  
The San Francisco Chronicle.

### **The West**

The St. Louis Globe-Democrat.  
The Omaha Bee.  
The Kansas City Star.  
The Kansas City Times.

### **The South West**

The Austin American.  
The Dallas News.  
The Phoenix Republican.

### **The South**

The New Orleans Times-Picayune.  
The Atlanta Constitution.  
The Tampa Tribune.  
Richmond Times-Dispatch.  
The Baltimore Sun.

The Columbus State Journal.  
The Raleigh Observer.  
The Washington Times.  
The Jacksonville Times-Union.  
The Louisville Courier-Journal.

### **Read Good Weekly and Monthly Publications**

As a means of informing yourself concerning events of national and worldwide importance, and especially concerning currents of national and world thought, read at least one good weekly publication of the news review type, such as "The Independent," and one good monthly publication of a general nature, such as "The Atlantic Monthly."

The following is a list of publications from which you will do well to make your selection:

### **Publications of General Interest**

The Independent.  
The Literary Digest.  
The National Geographic Magazine.  
The Atlantic Monthly.  
The Youth's Companion.  
The American Boy.  
Country Life in America.  
The World's Work.  
The American Review of Reviews.  
The Bookman.  
The Century.  
The Christian Herald.  
Collier's.  
Harper's Magazine.  
Judge.  
Leslie's Illustrated Weekly.  
Life.  
Outing.  
Popular Science Monthly.  
St. Nicholas.



Scientific American.  
Scribner's.  
Saturday Evening Post.

### **Women's Publications**

The Woman's World.  
The Ladies' World.  
Harper's Bazaar.  
McCall's Magazine.  
Ladies' Home Journal.  
Pictorial Review.  
The Modern Priscilla.  
Good Housekeeping.  
Mothers' Magazine.  
Woman's Home Companion.  
Vogue.

### **Religious Publications**

Young People's Weekly.  
The Messenger of the Sacred Heart.  
The Christian Observer.  
The Catholic News.  
The Christian Endeavor World.  
Association Men.  
The Watchman-Examiner.  
Forward.  
Christian Herald.  
Sunday School Times.

### **Read Some Class, or Trade, Publication**

Whatever you are, whether farmer, blacksmith, clothing merchant or school-teacher, read regularly some highly specialized paper pertaining to your own occupation in life.

Only by doing this can you hope to keep abreast of the times, and to equal your competitors in your own line of work.

There is such a vast number of highly specialized publications that it is quite impossible here to give any list that will be sufficiently complete to be helpful..

The following are of interest to farmers:

### **Agriculture**

The Southern Ruralist.  
American Farming.  
Better Farming.  
Up-to-Date Farming.  
Farm Life and Agricultural Epitomist.  
Successful Farming.  
The Farmer's Wife.  
Farmers' News.  
Park's Floral Magazine.  
The Farm Journal.

### **Consult the American Newspaper Annual and Directory**

In order to find the leading publication for your particular occupation, go to the nearest newspaper office, or large library, and ask to see The American Newspaper Annual and Directory.

In that book, under the proper heading, you will find full information concerning the publications that relate to your particular occupation, whatever that occupation is.

If you are in doubt, write to the addresses given and ask for sample copies of the papers that you wish.

### **Supply Your Home with Good Books**

You may not expect to establish a home library, but at least you can form a habit of reading good books.

The old idea that the only books necessary in a home are the Bible to read, and a large dictionary for the baby to sit on, is no longer held. But there are still some homes that have practically no books. One such home was visited recently. The only book there, was a life of Roosevelt, that had been given to the head of the household, and even that book had not been read. Such homes should be an impossibility in a country like the United States.

The more you read the more intelligent you will become, and the more able you will be to carry on social relations with your fellows.

Most of the great leaders in business are fairly well read men.

Here is a list, principally of comparatively modern books, that you will find well worth your reading. Most of the books are fiction, but all of them are named because they give delight, refreshment and understanding of life. Read some of them, or all of them:

Louisa Alcott—"Little Women."

James Lane Allen—"The Kentucky Cardinal."

Thomas Bailey Aldrich—"The Story of a Bad Boy."

Irving Bacheller—"The Light in the Clearing," "D'ri and I."

John Burroughs—"Wake-Robin."

Frances H. Burnett—"Little Lord Fauntleroy."

Arnold Bennett—"The Old Wives' Tale."

Robert Browning—Poems.

J. M. Barrie—"The Little Minister."

Will Carleton—"Farm Ballads."

George W. Cable—"The Grandissimès."

Joseph Conrad—"Youth, and Other Tales"; "Typhoon, and Other Stories."

- Winston Churchill—"Richard Carvel," "The Crossing,"  
"Coniston."  
Charles Egbert Craddock—"The Prophet of the Great Smoky  
Mountain."  
Francis Marion Crawford—"Saracinesca."  
George William Curtis—"Prue and I."  
Richard Harding Davis—"Van Bibber, and Others";  
"Soldiers of Fortune," "The Princess Aline."  
Margaret Deland—"Old Chester Tales."  
Mary Mapes Dodge—"Hans Brinker."  
Sir Arthur Conan Doyle—"The Adventures of Sherlock  
Holmes."  
William De Morgan—"Joseph Vance," "Alice-for-Short."  
Edward Eggleston—"The Hoosier Schoolmaster."  
Charles Dickens—"Oliver Twist," "David Copperfield."  
John Fiske—"The Discovery of America."  
Mary E. Wilkins Freeman—"Pembroke."  
Paul Leicester Ford—"Janice Meredith."  
Eugene Field—Poems.  
Harry Franck—"Vagabond Journey Around the World."  
John Fox—"The Trail of the Lonesome Pine."  
Hamlin Garland—"Main-Travelled Roads."  
John Galsworthy—"The Country House," "The Patrician."  
Arthur S. Hardy—"Passe Rose."  
Thomas Hardy—"The Return of the Native," "Far From the  
Madding Crowd."  
Francis Bret Harte—"The Luck of Roaring Camp."  
Joel Chandler Harris—"Uncle Remus."  
Henry Sydnor Harrison—"V. V.'s Eyes."  
O. Henry—"Cabbages and Kings," "The Four Million," "The  
Voice of the City," "Roads of Destiny."  
William Dean Howells—"The Rise of Silas Lapham," "The  
Lady of the Aroostook."  
Vincent Belasco Ibanez—"The Four Horsemen of the Apoca-  
lypse."  
Henry James—"The Portrait of a Lady."  
Mary Johnson—"To Have and to Hold," "Audrey."  
Helen Hunt Jackson—"Ramona."  
Rudyard Kipling—"Plain Tales from the Hills."  
William J. Locke—"The Beloved Vagabond."  
Sidney Lanier—Poems.  
Jack London—"The Call of the Wild," "The Sea Wolf,"  
"The Mutiny of the Elsinore."  
Henry Wadsworth Longfellow—Poems.

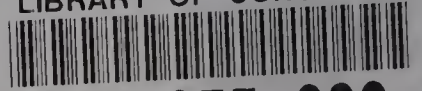
- George Barr McCutcheon—"Brewster's Millions."  
George Meredith—"The Ordeal of Richard Faveril."  
John Masefield—Collected Poems.  
Silas Weir Mitchell—"Hugh Wynn."  
Alfred Noyes—Collected Poems.  
Thomas Nelson Page—"Marse Chan."  
William Lyon Phelps—"The Advance of English Poetry in  
the Twentieth Century."  
Edgar Allan Poe—Poems; Tales.  
James Whitcomb Riley—"Rhymes of Childhood."  
Alice Hegan Rice—"Mrs. Wiggs of the Cabbage Patch."  
Theodore Roosevelt—"The Winning of the West."  
F. Hopkinson Smith—"The Fortunes of Oliver Horn,"  
"Colonel Carter of Cartersville."  
Sir Walter Scott—"Ivanhoe," "Kenilworth."  
Ruth McEnery Smith—"Sonny."  
Ernest Thompson Seton—"Wild Animals I Have Known."  
William Shakespeare—Plays.  
Robert Louis Stevenson—"Treasure Island."  
E. C. Stedman—"Victorian Anthology," "American An-  
thology."  
Frank R. Stockton—"The Casting Away of Mrs. Lecks and  
Mrs. Aleshine."  
William M. Thackeray—"Henry Esmond," "Vanity Fair."  
Mark Twain—"Personal Recollections of Joan of Arc," "A  
Yankee at the Court of King Arthur," "The Innocents  
Abroad," "The Adventures of Tom Sawyer," "The  
Adventures of Huckleberry Finn."  
Booth Tarkington—"Monsieur Beaucaire."  
Henry Van Dyke—"Little Rivers."  
John Greenleaf Whittier—Poems.  
H. G. Wells—"The New Machiavelli," "The Time Machine."  
Edith Wharton—"The Custom of the Country."  
Marguerite Wilkinson—"New Voices."  
Woodrow Wilson—"The History of the American People."  
Lew Wallace—"Ben Hur," "The Fair God."  
Edward Stewart White—The Blazed Trail Stories.  
Elizabeth Stuart Phelps Ward—"A Singular Life."  
Owen Wister—"The Virginian."







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